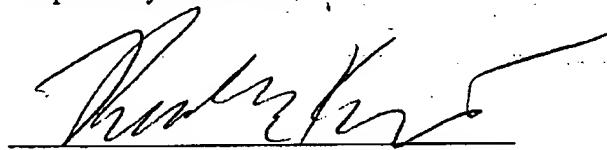


well other portions of the disclosure and the claims. Applicant notes that "costs" type adjustments may include product costs such as those associated with a retail loan, e.g., an auto loan.

It is submitted that claims 1-8 are in condition for allowance and Notice to that effect is respectfully solicited. In the event that the Examiner is of the opinion that a brief telephone or personal interview will facilitate allowance of one or more of the above claims, he is courteously requested to contact applicant's undersigned representative.

Respectfully submitted,



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